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Free Guide

The 60+ Home Safety & Savings Guide

25 practical ways to make your home safer, reduce everyday expenses, and avoid costly mistakes

- **Home safety checklists**
- **Savings reminders**
- **Scam warning signs**

BEFORE YOU BEGIN

Welcome to Your Guide

A simple way to make safer, smarter decisions one step at a time.

A safer home does not always require a large renovation or an expensive purchase. Many improvements begin with noticing one risk, asking one good question, and taking one practical next step.

This guide is designed for adults 60+, family members, and caregivers. Use it room by room. Mark the items that apply to you, choose the most urgent concern, and avoid trying to solve everything in a single day.

> **Important**
>
> This guide provides general educational information. It is not medical, legal, financial, insurance, construction, or occupational-therapy advice. Discuss mobility, balance, medication, and health concerns with qualified professionals. Use licensed and insured professionals for work that requires specialized installation or permits.

How to use this guide

- ☐ Walk through one room at a time during daylight.
- ☐ Mark anything that creates a trip, reach, balance, lighting, or access problem.
- ☐ Choose the issue most likely to cause injury, stress, or unnecessary expense.
- ☐ Decide whether the solution is a simple change, a product, a service, or professional advice.
- ☐ Write the next action and the person responsible for it.

Quick priority rule

Correct immediate dangers first: loose railings, blocked walkways, poor lighting, unsafe steps, water on floors, and unstable furniture. Then work through comfort, convenience, and savings opportunities.

CONTENTS

What You Will Find Inside

Keep this page handy as your roadmap.

SECTION 1

Your 10-Minute Home Safety Scan

Start with the hazards that are easiest to see and simplest to correct.

Walk through the home with this checklist. Do not climb, move heavy furniture, or test anything that feels unsafe. Ask someone to help when needed.

- ☐ Walking paths are clear of cords, boxes, shoes, pet items, and small furniture.
- ☐ Area rugs are removed or firmly secured with a nonslip backing.
- ☐ Lighting is bright enough in hallways, stairways, bathrooms, and entryways.
- ☐ Frequently used items can be reached without climbing or stretching.
- ☐ Stairs have secure handrails and clearly visible step edges.
- ☐ Bathrooms have stable support near the toilet, tub, or shower.
- ☐ Chairs and beds are high and firm enough for safe transfers.
- ☐ Smoke and carbon monoxide alarms are present and working.
- ☐ Emergency contacts and medication information are easy to find.
- ☐ Doors, locks, and outdoor steps can be used safely in bad weather.

Stop and address this first

A loose stair rail, broken step, exposed electrical cord, water leak, gas smell, blocked exit, or nonworking smoke alarm should not wait for a future project list.

Your first priority

The one concern I will address first: ____

Who will help or advise me: ____

Target date: ______________________

SECTION 2

Bathroom Safety

Wet surfaces, high tub walls, and repeated sit-to-stand movements can make the bathroom one of the most important rooms to review.

1 Install secure support where balance is needed

Why it matters: Towel bars and soap dishes are not designed to support body weight.

Do this: Ask a qualified installer to place properly anchored grab bars near the toilet and inside and outside the tub or shower. Choose placement based on the person who will use them.

Savings note: Compare the cost of targeted grab-bar installation with a larger bathroom renovation before committing to major work.

2 Improve traction on wet surfaces

Why it matters: Water, soap, and smooth flooring can quickly create a slipping hazard.

Do this: Use a well-secured nonslip surface in the tub or shower and keep the bathroom floor dry. Replace curled or sliding bath mats.

Savings note: A modest traction improvement may solve part of the problem without replacing the tub.

3 Make bathing possible without standing the entire time

Why it matters: Fatigue, dizziness, pain, or reduced balance can make prolonged standing unsafe.

Do this: Consider a properly sized shower chair or tub transfer bench. Confirm weight capacity, fit, stability, and how the person will enter and exit.

Savings note: Measure the space before ordering to reduce returns and avoid buying a product that blocks safe movement.

SECTION 2

Bathroom Safety - Continued

Choose the least complicated solution that safely addresses the real problem.

4 Make water controls easier to reach

Why it matters: Reaching, twisting, and turning around under running water can affect balance.

Do this: A handheld showerhead may allow more controlled bathing from a seated position. Check hose length, mounting height, and ease of use.
Savings note: A small fixture change may improve usability before a major remodel is considered.

5 Compare a walk-in tub with lower-cost alternatives

Why it matters: A walk-in tub can be helpful for some people, but it involves installation, entry height, fill and drain time, maintenance, and a significant total cost.

Do this: Write down the exact problem: stepping over the tub wall, standing, transferring, reaching controls, or fear of falling. Compare a transfer bench, shower conversion, grab bars, or walk-in tub based on that problem. Get multiple written estimates for permanent work.
Savings note: Do not judge a project by the advertised monthly payment alone. Ask for the full installed cost, warranty, permit responsibility, and cancellation terms.

Bathroom measurement notes

Tub or shower width: ____________________ | Entry height: ____________________

Doorway width: _________________________ | Available wall support: ____________________

Main difficulty: ____

SECTION 3

Bedroom and Nighttime Safety

Many falls happen when a person is tired, in a hurry, or moving through a dark room.

6 Create a clear route from bed to bathroom

Why it matters: Shoes, cords, low furniture, and clutter are difficult to see at night.

Do this: Keep a wide, direct walking path. Move charging cords and small items away from the route. Avoid storing loose objects on the floor.
Savings note: Use cable clips or a safer charging location before buying new furniture.

7 Add light that turns on before the first step

Why it matters: Reaching for a lamp after standing leaves the first few steps in darkness.

Do this: Place an easy-to-reach bedside lamp or use motion-activated lighting that illuminates the floor and hallway. Test it from the actual sleeping position.
Savings note: Low-cost plug-in or motion lights can address several dark areas without electrical work.

8 Adjust bed height for safer transfers

Why it matters: A bed that is too low or too high can make standing and sitting more difficult.

Do this: When seated at the edge, feet should reach the floor with a stable position. Ask a clinician or occupational therapist about transfer difficulties before adding rails or assist devices.
Savings note: Avoid buying a bed rail based only on appearance. Confirm suitability, installation, mattress compatibility, and entrapment risks with a qualified professional.

9 Keep essentials within easy reach

Why it matters: Stretching from bed or walking while dizzy can increase risk.

Do this: Place a phone, glasses, water, tissues, and needed lighting within comfortable reach. Keep medication storage consistent with pharmacist instructions.
Savings note: A stable bedside organizer may replace several small, easy-to-knock-over items.

SECTION 4

Living Room, Hallways, and Stairs

The safest route is usually the simplest route: clear, bright, stable, and easy to navigate.

10 Remove or secure trip hazards

Why it matters: Loose rugs, curled edges, cords, and low tables can interrupt a normal walking pattern.

Do this: Remove unnecessary rugs. Secure needed floor coverings. Route cords along walls and keep them out of doorways and walking paths.

Savings note: Rearranging the room may solve more than buying additional safety products.

11 Choose chairs that support safe standing

Why it matters: Deep, soft, or low chairs can make it difficult to move from sitting to standing.

Do this: Look for a firm seat, stable arms, and a height that allows feet to rest on the floor. Do not use unstable furniture risers.

Savings note: Try a safer chair setup before investing in a powered lift chair. When a lift chair is needed, compare dimensions, warranty, return terms, and delivery setup.

12 Improve lighting where levels change

Why it matters: Stair edges, thresholds, and single steps are easy to miss in dim or uneven light.

Do this: Use bright, even lighting at the top and bottom of stairs and near transitions. Replace failed bulbs promptly.

Savings note: LED bulbs may use less electricity and last longer, but choose brightness and color temperature that improve visibility.

SECTION 4

Living Room, Hallways, and Stairs - Continued

A handrail only helps when it is secure, reachable, and used consistently.

13

Check stair rails and step surfaces

Why it matters: A loose rail or worn step can turn a minor loss of balance into a serious fall.

Do this: Confirm that rails are secure and steps are clear, even, and visible. Use a qualified professional for repairs. Consider rails on both sides when appropriate.
Savings note: Ask whether a small repair is sufficient before agreeing to a full staircase replacement.

14

Plan for pets and moving objects

Why it matters: Pet toys, food bowls, and animals crossing a path can create unpredictable hazards.

Do this: Move feeding stations away from main routes, store toys after use, and use consistent routines around stairs and doors.
Savings note: Simple storage and placement changes may work better than buying more pet equipment.

Room arrangement sketch

Draw the main walking route and mark anything that should be moved:

SECTION 5

Kitchen and Entryway Safety

Reduce climbing, carrying, reaching, and rushing in the two areas where daily routines begin and end.

15 Move everyday items into the easiest reach zone

Why it matters: Repeated overhead reaching or bending can affect balance and strain joints.

Do this: Store frequently used dishes, cookware, and food between waist and shoulder height. Ask for help with high shelves.

Savings note: Reorganizing cabinets can eliminate the need for a step stool and reduce duplicate purchases caused by forgotten items.

16 Use stable work surfaces and safer carrying habits

Why it matters: Carrying hot food or several items reduces the ability to use a hand for support.

Do this: Use a counter or cart to move items in stages. Keep frequently used work areas uncluttered. Sit for preparation tasks when appropriate.

Savings note: A simple rolling cart may help, but confirm stability, brakes, and clear floor space.

17 Make the entrance easier to use

Why it matters: Uneven steps, weak rails, poor lighting, heavy doors, and packages on the floor can make entry difficult.

Do this: Check outdoor lighting, railings, step surfaces, thresholds, and the route from parking to the door. Create a safe place for deliveries that does not block entry.

Savings note: Ask local aging or housing programs whether home-modification help is available before paying the full cost yourself.

18 Prepare for rain, ice, and power outages

Why it matters: Outdoor surfaces and dark entrances become more difficult during bad weather or outages.

Do this: Keep a flashlight near the entrance, arrange snow or ice help in advance, and avoid carrying items on unsafe steps.

Savings note: A seasonal service arrangement may cost less than an injury or emergency repair.

SECTION 6

Everyday Savings Review

The goal is not to chase every discount. It is to find recurring expenses where one careful review can keep saving money.

19 Review recurring bills once a year

Why it matters: Insurance, phone, internet, subscriptions, and service plans can increase quietly or continue after they are no longer useful.

Do this: Make a list of recurring charges. Ask what each service costs, whether a lower-cost plan exists, and what would be lost by changing it.

Savings note: Never cancel health, insurance, security, or communication services without understanding the consequences and replacement options.

20 Ask about prescription and benefit assistance

Why it matters: Medication costs and eligibility programs can change, and many people do not know which assistance they may qualify for.

Do this: Review Medicare drug coverage and ask about Extra Help, plan formularies, pharmacy networks, generic options, and manufacturer assistance when appropriate. Use official sources or qualified benefits counselors.

Savings note: Do not stop, split, or replace medication to save money without talking with a prescriber or pharmacist.

21 Use discounts only when the purchase still makes sense

Why it matters: A discount can encourage spending on an item or service that was not needed.

Do this: Compare the final price, quality, return policy, transportation cost, and alternatives. Confirm age requirements and participation directly with the location.

Savings note: The best savings may be not purchasing, choosing a simpler solution, or using a local program.

Annual savings review

- ☐ Phone and internet plans
- ☐ Insurance premiums and coverage
- ☐ Prescription drug plan and pharmacy network
- ☐ Streaming, memberships, and subscriptions

- ☐ Utility assistance and energy programs
- ☐ Transportation and delivery fees
- ☐ Home-service contracts and warranties

SECTION 7

Scam and Payment Protection

Urgency, secrecy, fear, and unusual payment methods are warning signs—not reasons to act faster.

22 Pause unexpected requests for money or information

Why it matters: Scammers may impersonate banks, government agencies, relatives, technical support, or trusted companies.

Do this: End the call or message. Contact the organization using a number or website you already know is real. Do not use contact information supplied by the unexpected caller or pop-up.

Savings note: Never move money to "protect it," and never share a one-time security code with someone who contacted you unexpectedly.

23 Treat unusual payment instructions as a stop sign

Why it matters: Gift cards, cryptocurrency, cash couriers, wire transfers, and pressure to keep a transaction secret are common scam signals.

Do this: Do not pay. Talk with a trusted person, bank representative, or law-enforcement agency using independently verified contact information. Report suspected fraud promptly.

Savings note: Fast reporting may improve the chance of limiting losses, but no legitimate organization should guarantee recovery for an upfront fee.

The 3-question pause

Before sending money or information, ask: Did I expect this contact? Am I being rushed or told to keep it secret? Can I verify the request using a source I chose myself?

Trusted-person plan

Person I will call before a large or unusual payment: ________________________________

Phone number: ________________________ | Backup person: ________________________

SECTION 8

Emergency and Important Documents

A plan is useful only when it matches your health, mobility, communication, transportation, and support needs.

24 Build a personal emergency plan

Why it matters: Power outages, fires, severe weather, and evacuations can affect medication, mobility equipment, communication, refrigeration, and transportation.

Do this: List your needs, contacts, medications, equipment, transportation options, and a safe meeting place. Plan how you will receive alerts and who will check on you.

Savings note: Prepare gradually. Start with the items you already own, then add supplies based on your actual needs and local risks.

25 Create an easy-to-find document and contact file

Why it matters: During an emergency or hospital visit, family and responders may need accurate information quickly.

Do this: Keep a current list of medications, allergies, healthcare contacts, emergency contacts, insurance information, and key household instructions. Store copies securely and tell a trusted person where they are.

Savings note: Do not leave sensitive financial records in an openly visible location. Balance emergency access with privacy and identity protection.

Emergency file checklist

- ☐ Emergency contacts and backup contacts
- ☐ Current medication list and allergies
- ☐ Healthcare providers and preferred pharmacy
- ☐ Insurance information
- ☐ Mobility, communication, oxygen, refrigeration, or power needs
- ☐ Pet or service-animal plan
- ☐ Evacuation and transportation plan

☐ Copies of essential documents stored securely

PRIORITY WORKSHEET

What Should I Fix First?

Use this worksheet to turn a long list into one clear action.

1. What is the problem? Describe the exact difficulty, hazard, expense, or concern.

____

2. Where and when does it happen? Note the room, time of day, weather, activity, or condition.

____

3. What is the possible consequence? Fall, burn, missed medication, inability to enter, financial loss, stress, or another outcome.

____

4. Is this urgent? Immediate danger, needs attention soon, or improvement for later.

____

5. What is the simplest safe solution? Rearrange, repair, add lighting, compare a product, contact a service, or seek professional advice.

____

6. Who should be involved? Family, caregiver, clinician, occupational therapist, contractor, benefits counselor, or another qualified person.

____

7. What will it cost? Product, installation, delivery, maintenance, subscription, permits, and future replacement.

____

8. What is my next action? One phone call, measurement, estimate, appointment, purchase, or change.

____

WORKSHEET

Product or Service Comparison

Do not compare only the advertised price.

Question	Option 1	Option 2	Option 3
Exact problem solved			
Full price			
Installation or setup			
Ongoing fees			
Warranty			
Return or cancellation terms			
Credentials or licensing			
Accessibility and fit			
Who will help maintain it			
Final choice and why			

RESOURCES

Trusted Resources

Use official sources for safety, benefits, emergency planning, and fraud protection.

CDC Older Adult Fall Prevention

Home fall-prevention information and STEADI resources.https://www.cdc.gov/falls/

National Institute on Aging - Home Safety

Room-by-room home safety and aging-in-place guidance.https://www.nia.nih.gov/health/safety

Eldercare Locator

Local aging services, transportation, home help, and Area Agencies on Aging.https://eldercare.acl.gov/

Medicare - Help With Drug Costs

Official information about Extra Help and prescription cost assistance.https://www.medicare.gov/basics/costs/help/drug-costs

Federal Trade Commission - Scams

Fraud warnings, reporting information, and scam-prevention guidance.https://consumer.ftc.gov/scams

FEMA - Disaster Preparedness Guide for Older Adults

Emergency planning based on personal needs, support networks, and local risks.https://www.ready.gov/older-adults

U.S. Fire Administration - Fire Safety for Older Adults

Fire prevention and escape-planning information.https://www.usfa.fema.gov/prevention/home-fires/at-risk-audiences/older-adults/

60AndOver.online Find Help Hub

Health, home, benefits, transportation, community, and local-service pathways.https://60andover.online/find-help/

> **A note about links**
>
> Programs, eligibility rules, costs, and web addresses can change. Confirm current details directly with the official organization.

FINAL REMINDER

Your Safer-Home Plan Starts With One Step

You do not need a perfect house or a large budget to make meaningful progress.

Choose one concern from this guide. Write down the next action. Ask for help when the task involves balance, mobility, electrical work, structural changes, plumbing, installation, medication, or financial decisions.

My next action

The issue I am addressing: ____

The next step I will take: ____

The person or professional I will contact: ________________________________

Date I will follow up: ______________________

Keep going

Once the first issue is handled, return to the priority worksheet and choose the next concern. Steady progress is more useful than an overwhelming list.

Services, Savings & Support for Adults 60+

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